

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ryan A Averhart
Ashley K Garner
Debtor(s)

Case No. 15 B 37654

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2015.
- 2) The plan was confirmed on 01/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/01/2016.
- 5) The case was Dismissed on 08/29/2016.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,800.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$1,800.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,445.37
Court Costs	\$0.00
Trustee Expenses & Compensation	\$72.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,517.37**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Credit Acceptance	Unsecured	NA	21.94	21.94	0.00	0.00
American Credit Acceptance	Secured	10,032.00	10,053.94	10,032.00	100.16	182.47
American Honda Finance Corporation	Unsecured	21,071.00	7,352.26	7,352.26	0.00	0.00
American InfoSource LP	Unsecured	1,000.00	981.43	981.43	0.00	0.00
Barnes Auto	Unsecured	2,327.00	NA	NA	0.00	0.00
Cds/Escallate LLC	Unsecured	472.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	2,000.00	2,339.00	2,339.00	0.00	0.00
Commonwealth Edison	Unsecured	500.00	524.38	524.38	0.00	0.00
Fair Collections & Outsourcing	Unsecured	1,934.00	NA	NA	0.00	0.00
GFC Lending LLC	Unsecured	7,845.00	8,839.69	8,839.69	0.00	0.00
Illinois Tollway	Unsecured	1,600.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	250.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	337.00	1,350.00	1,350.00	0.00	0.00
Municipal Collections Of America	Unsecured	1,350.00	1,350.00	1,350.00	0.00	0.00
Partners Financial Services	Unsecured	3,800.00	3,800.00	3,800.00	0.00	0.00
Peoples Gas	Unsecured	2,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,032.00	\$100.16	\$182.47
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,032.00	\$100.16	\$182.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,558.70	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,517.37</u>
Disbursements to Creditors	<u>\$282.63</u>
TOTAL DISBURSEMENTS :	<u>\$1,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.